Benefit Design Questions and Answers

Office visit co-payments

On just the office visits, would it be possible to break out the percentage of premium decrease with and without the preventive offset?

The following table summarizes the impact of increasing the non-preventive office visit co-payment from $10 to $15 only and with free preventive office visits:

Plan	% Premium Decrease	
	Non-preventive Only	Non-preventive and Free Preventive
Blue Shield	1.39%	1.10%
Kaiser	1.19%	.71%
WHA	1.70%	1.12%

Cost savings to employers

Regarding co-pay changes, can we add in a calculation about the projected cost savings to the employer?

Based on 2007 premiums, the proposed changes would have saved employers almost **$53** million in premiums for those employers who provide an 80 percent premium contribution for its employees.

Premium savings

Can you provide a breakdown by plan of the premium dollar savings?

The following table summarizes the premium savings by plan, based on 2007 premiums:

Plan	Total Premium Savings
Blue Shield	$36,226,596
Kaiser	$18,908,283
WHA	$2,208,438
PERS Choice	$8,717,846

Urgent care facilities

In terms of refining and targeting co-pays, could we just exclude those counties where there aren't urgent care facilities?

Staff asked each of our HMO health plans and PERS Choice if they could charge a different emergency room co-payment in counties where urgent care is not available. All of our plans cited administrative difficulties in implementing different co-payments and none are able to accommodate the request.

Emergency room use

What percent of our members visit the ER?

- 11.6 percent of our HMO basic plan and PERS Choice basic plan members visited the emergency room in 2005
- 9 percent of our HMO basic plan and PERS Choice basic plan members visited the emergency room and were not admitted to the hospital in 2005

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